

Black Friday Metal Promotion

What is the promotion about?

As part of the Black Friday Metal Campaign, Revolut is offering select existing customers the opportunity to upgrade to our Revolut Metal subscription plan (“Metal”) at a discounted annual fee for a period of one year (the “Promotion”). Eligible customers will be able to access the Promotion by following the steps detailed in marketing or communication (in-app or email) received directly from Revolut (collectively, the “Promotional Materials”), and following all steps to upgrade to Metal as detailed below.

These terms (the “Promotion Terms”) set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

The Promotion will run from 00:00 GMT on 18 November 2022 until 23:59 GMT on 20 November 2022 for select existing Revolut customers upgrading to Metal (the “Promotion Period”).

This Promotion is not available for Revolut Business accounts or Revolut <18 accounts. This Promotion is offered at Revolut’s sole discretion and is not automatically available to you within the mobile application.

This Promotion may only be redeemed once per Revolut customer, and only by those Revolut customers who are offered the Promotion within the Revolut mobile application.

What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must:

- Be 18 years or older and a resident of the United States (with a valid US residential address); and
- Be an existing customer of Revolut, meaning you have successfully onboarded to Revolut and passed the Know Your Customer (“KYC”) and do not have your account suspended, closed, or restricted; and,
- Receive Promotional Materials from Revolut about the Promotion.

You will also need to complete the following steps:

- Follow the instructions set out in the in-app push notification or email and you will be directed to the Revolut plan dashboard, where you will be able to access the Promotion.

You must complete all of the above steps by the end of your respective Promotion Period in order to receive the Promotion.

Remember: if you are not offered the Promotion via Revolut’s Promotional Materials, you are not eligible to participate in the Promotion.

How do I start my Revolut Metal subscription plan?

You can take part in the Promotion if you meet the eligibility criteria and have completed all of the steps outlined in “What do I need to do to take part in the Promotion?” that are applicable

to you.

You will need to complete the steps to upgrade your Revolut Personal account to the Metal subscription plan you are being offered as part of the Promotion before the end of the Promotion Period applicable to existing customers upgrading to Metal.

Although you will be charged a discounted fee for the annual subscription of the Revolut Metal plan if you participate in this Promotion, the normal terms and conditions for your Metal subscription (see [Plus, Premium and Metal Terms](#)) will apply. We'll tell you the discounted fee for your annual Metal subscription before you sign-up or upgrade.

With this Promotion, you may only benefit from a discounted fee on the annual Metal subscription, and it will not be available if you opt to pay-monthly. By completing the steps to upgrade your Revolut Personal account to the Metal subscription plan, you are signing up for one whole year of a new Metal subscription.

On the expiry of the Promotion, normal billing rules will apply and we'll start taking payments for the full cost of your Metal subscription plan.

If you downgrade within 14 days

If you end or downgrade your Metal subscription within 14 days, we'll give you a full refund of the discounted fee you have paid for your subscription. However, if you have ordered a card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription plan within your cooling off period. Please refer to the [Fees page](#) to see the fees associated with card delivery subject to your subscription plan.

If you downgrade after 14 days

Make sure you remember that our paid plans are all on 12 month terms. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the [Plus, Premium and Metal Terms](#) for more information.

What terms apply to my Revolut Account?

Revolut's prepaid card plans are each subject to the Revolut [Cardholder Terms](#). If you elected a paid subscription plan, make sure you remember that our paid plans are all on 12-month terms whether you choose to pay monthly or annually. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the [Plus, Premium and Metal Terms](#) for more information.

Ordering a card

You can order a card directly in the app. In some cases, you may have to pay a card delivery fee. Please refer to the [Fees page](#) to see the fees associated with card delivery for each Revolut plan.

What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Inc.
2. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. Please contact Support if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.

3. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
4. We reserve the right to vary the amount of the discount on the annual Metal subscription plan that you may receive under this Promotion at any time without notice.
5. You cannot ask us to invite you to the Promotion if you weren't selected or ask us to extend it if you miss it.
6. Events beyond the control of Revolut may occur that render the awarding this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
7. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the Promotion and receiving the Promotion, then the Promotion will be lost.
8. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
9. Revolut will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Revolut you may manage your marketing preferences in the Revolut mobile application. Revolut processes your personal data in compliance with our [Privacy Policy](#).
10. These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
11. Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a Cardholder Agreement. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Cryptocurrency services provided directly by Apex Crypto LLC, NMLS ID 1828849. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC. Securities products are not insured by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested. The terms of this Promotion shall be governed by the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.